
COMBINED DECLARATION AND POWER OF ATTORNEY
(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL,
CONTINUATION, OR C-I-P)

As a below named inventor, I hereby declare that:

TYPE OF DECLARATION

This declaration is for a utility application.

INVENTORSHIP IDENTIFICATION

My residence, post office address and citizenship are as stated below, next to my name. I believe that I am the original, first and sole inventor of the subject matter that is claimed, and for which a patent is sought on the invention entitled:

TITLE OF INVENTION

METHOD AND SYSTEM OF FUNDS TRANSFER, the specification of which is attached hereto

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information, which is material to patentability as defined in 37, Code of Federal Regulations, Section 1.56.

POWER OF ATTORNEY

I hereby appoint the following practitioner(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

APPOINTED PRACTITIONER(S)	REGISTRATION NUMBER(S)
Donald M. Cislo, Esq.	22,060
Charles H. Thomas, Esq.	25,710
Daniel M. Cislo, Esq.	32,973
Andrew S. Jordan, Esq.	33,917
Robert J. Lauson, Esq.	41,930
Kelly W. Cunningham, Esq.	43,570
Sarah A. Brown, Esq.	47,455
Andrew B. Chen, Esq.	48,508
Thomas A. Dougherty, Esq.	51,214

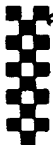
I hereby appoint the practitioner(s) associated with the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

AUTHORIZATION OF ATTORNEY(S) TO ACCEPT AND FOLLOW INSTRUCTIONS FROM REPRESENTATIVE

The undersigned to this declaration and power of practitioner hereby authorizes the U.S. practitioner(s) named herein to accept and follow instructions from:

Daniel M. Cislo
Cislo & Thomas LLP
233 Wilshire Boulevard, Suite 900
Santa Monica, California 90401-1211

as to any actions to be taken in the Patent and Trademark Office regarding this application without direct communication between the U.S. practitioner(s) and the undersigned. In the event of a change in the person(s) from whom instructions may be taken, the U.S. practitioner(s) will be so notified by the undersigned.



SEND CORRESPONDENCE AND DIRECT TELEPHONE CALLS TO:

Daniel M. Cislo
CISLO & THOMAS LLP
233 Wilshire Boulevard, Suite 900
Santa Monica, California 90401-1211
USA
Telephone: (310) 451-0647
Telefax: (310) 394-4477
Email: dancislo@cislo.com

Customer Number 25,189

DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that those statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SIGNATURE(S)**Inventor Name:**

RICHARD W. SCHAFER

Inventor's Signature**Date**

8-22-03

Mailing Address22261 Kittery Circle
Huntington Beach, California 92646**Country of Citizenship**

United States

Residence

Huntington Beach, California

Z:\TMDCS01\24\303\12413 DECLARATION AND POA.DOC

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of inventor(s):

SCHAFER, Richard W.

Serial Number:	Filed herewith	Examiner:	Not yet assigned
Filed:	Filed herewith	Art Unit:	Not yet assigned

For: **METHOD AND SYSTEM OF FUNDS TRANSFER**

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

REQUEST FOR USE OF CUSTOMER NUMBER

Dear Sir or Madam:

Applicant's representative has the following customer number lodged with the Patent Office:

25,189



25189

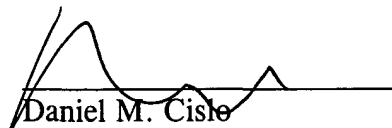
PATENT TRADEMARK OFFICE

The Office is respectfully requested to use this customer number (the bar code for which is above) for correspondence purposes as well as for online access via the PAIR system with respect to the present application.

Respectfully submitted,

CISLO & THOMAS LLP

Date: August 22nd, 2003


Daniel M. Cisle

CISLO & THOMAS LLP
233 Wilshire Boulevard, Suite 900
Santa Monica, California 90401-1211
Customer No.: 25,189
Tel: (310) 451-0647
Fax: (310) 394-4477
www.cislo.com